

Nepal Rastra Bank
Key Financial Indicators of Development Banks (Provisional)
 As on Chaitra end, 2082 (Mid April 2026)

Based on Unaudited Reports Submitted by Financial Institutions

| S.N. | Development Banks | Code | Short Name | Solvency | | | | | Liquidity | | | | | Base rate | Spread rate | NPL (In %) | Deprived Sector (In %) | Specified Sector (In %) | |
|------|--|----------|--------------|-----------------------------------|--------------------------------|--------------------------------------|-----------------------------|---------------|---------------|---------------------------------|------------------------------|-----------------|----------------------|---------------|--------------|--------------|------------------------|-------------------------|---------------|
| | | | | Paid up Capital (Rs. In Thousand) | Core Capital (Rs. In Thousand) | Total Capital Fund (Rs. In Thousand) | Total RWE (Rs. In Thousand) | CCAR (In %) | CAR (In %) | Total Deposit (Rs. In Thousand) | Total Loan (Rs. In Thousand) | CD Ratio (In %) | Net Liquidity (In %) | | | | | | SLR (In %) |
| 1 | Muktinath Bikas Bank Limited | 12036000 | Muktinath | 8,000,389 | 10,878,351 | 12,761,850 | 97,454,071 | 11.16% | 13.10% | 118,844,815 | 101,623,442 | 86.26% | 25.51% | 22.50% | 5.73% | 4.48% | 4.88% | 5.08% | 20.36% |
| 2 | Jyoti Bikas Bank Limited | 12060000 | Jyoti | 4,395,786 | 5,183,392 | 8,005,047 | 58,494,644 | 8.86% | 13.69% | 65,221,416 | 53,346,341 | 81.48% | 27.95% | 23.07% | 5.97% | 4.17% | 7.83% | 5.47% | 15.27% |
| 3 | Garima Bikas Bank Limited | 12051000 | Garima | 6,021,348 | 8,659,389 | 10,303,479 | 79,252,975 | 10.93% | 13.00% | 95,463,805 | 82,888,385 | 87.15% | 23.85% | 22.10% | 5.30% | 4.13% | 4.77% | 5.97% | 20.13% |
| 4 | Mahalaxmi Bikas Bank Limited | 12009000 | Mahalaxmi | 4,511,281 | 6,255,426 | 7,904,525 | 45,845,530 | 13.64% | 17.24% | 53,798,916 | 47,287,792 | 87.25% | 24.10% | 25.05% | 5.75% | 4.24% | 6.59% | 6.39% | 23.67% |
| 5 | Shine Resunga Development Bank Limited | 12064000 | Shine | 5,021,973 | 6,862,516 | 8,803,885 | 67,116,067 | 10.22% | 13.12% | 75,468,572 | 64,714,842 | 85.70% | 25.34% | 23.22% | 5.81% | 4.09% | 4.92% | 5.30% | 27.68% |
| 6 | Lumbini Bikas Bank Limited | 12075000 | Lumbini | 3,623,678 | 5,726,498 | 7,540,298 | 51,596,451 | 11.10% | 14.61% | 56,582,482 | 49,286,972 | 87.23% | 27.04% | 25.07% | 5.74% | 3.77% | 6.49% | 7.06% | 32.25% |
| 7 | Shangrila Development Bank Limited | 12019000 | Shangrila | 3,734,069 | 5,204,923 | 6,760,927 | 47,556,226 | 10.94% | 14.22% | 56,558,186 | 47,415,569 | 84.10% | 25.76% | 23.04% | 5.76% | 4.32% | 7.87% | 6.88% | 24.27% |
| 8 | Kamana Sewa Bikas Bank Limited | 12056000 | Kamana | 4,211,931 | 5,743,694 | 7,051,552 | 52,353,741 | 10.97% | 13.47% | 65,316,504 | 57,042,156 | 87.41% | 24.08% | 22.68% | 5.76% | 4.11% | 4.40% | 5.63% | 23.39% |
| 9 | Saptakoshi Development Bank Limited | 12095000 | Saptakoshi | 834,338 | 265,585 | 497,743 | 5,636,713 | 4.71% | 8.83% | 8,515,903 | 6,120,011 | 73.64% | 35.36% | 34.68% | 6.27% | 3.99% | 7.60% | 7.43% | 13.97% |
| 10 | Excel Development Bank Limited | 12027000 | Excel | 1,249,694 | 1,629,101 | 1,853,698 | 13,239,672 | 12.30% | 14.00% | 17,512,679 | 13,460,935 | 76.69% | 32.63% | 32.71% | 5.67% | 4.57% | 6.59% | 5.30% | 20.17% |
| 11 | Miteri Development Bank Limited | 12033000 | Miteri | 1,217,100 | 1,651,613 | 1,758,168 | 7,115,931 | 23.21% | 24.71% | 8,626,641 | 7,398,317 | 86.66% | 33.05% | 33.01% | 5.90% | 4.31% | 0.48% | 6.30% | 32.11% |
| 12 | Sindhu Bikas Bank Limited | 12084000 | Sindhu | 557,456 | 377,353 | 453,066 | 3,959,477 | 9.53% | 11.44% | 5,518,052 | 3,644,339 | 65.35% | 38.43% | 39.98% | 7.49% | 4.58% | 7.79% | 10.56% | 39.88% |
| 13 | Green Development Bank Limited | 12099000 | Green | 569,698 | 686,994 | 750,210 | 5,057,302 | 13.58% | 14.83% | 5,999,004 | 5,125,698 | 85.29% | 25.32% | 25.24% | 7.35% | 4.17% | 4.32% | 6.16% | 16.69% |
| 14 | Corporate Development bank Limited | 12057000 | Corporate | 525,000 | 577,077 | 668,186 | 1,785,350 | 32.32% | 37.43% | 2,389,544 | 1,405,578 | 63.09% | 60.19% | 61.23% | 8.39% | 4.57% | 6.36% | 5.40% | 13.70% |
| 15 | Narayani Development Bank Limited | 12010000 | Narayani | 453,366 | 166,880 | 203,012 | 493,813 | 33.79% | 41.11% | 478,762 | 271,786 | 58.05% | 81.77% | 85.30% | 18.98% | 4.50% | 59.37% | 21.68% | 28.44% |
| 16 | Salpa Bikas Bank Limited | 12094000 | Salpa | 522,388 | 536,415 | 552,680 | 1,388,549 | 38.63% | 39.80% | 1,494,338 | 1,064,188 | 73.99% | 47.84% | 45.91% | 9.91% | 4.58% | 3.35% | 21.60% | 58.25% |
| | Total | | Total | 45,449,495 | 60,405,205 | 75,868,326 | 538,346,513 | 11.22% | 14.09% | 637,789,621 | 542,096,351 | 84.99% | 26.15% | 24.09% | 6.27% | 4.20% | 5.72% | 5.93% | 22.99% |

Problematic Development Bank

| SN | Development Bank | Paid up Capital (Rs. In Thousand) | Core Capital (Rs. In Thousand) | Total Capital Fund (Rs. In Thousand) | Total RWE (Rs. In Thousand) | CCAR* (In %) | CAR* (In %) | Total Deposit (Rs. In Thousand) | Total Loan (Rs. In Thousand) | Net Liquidity (In %) | NPL (In %) |
|----|---------------------------------|-----------------------------------|--------------------------------|--------------------------------------|-----------------------------|----------------|----------------|---------------------------------|------------------------------|----------------------|---------------|
| 1 | Karnali Development Bank | 502,830 | (3,728,478) | (3,728,478) | 5,022,052 | -74.24% | -74.24% | 4,300,834 | 2,455,891 | 0.77% | 97.29% |

Note :

CCAR % - Core Capital to Total Risk Weighted Exposures.

CAR % - Total Capital Fund to Total Risk Weighted Exposures.

Net Liquidity % - Net Liquid Assets to Total Deposits. Minimum Required 20%.

CD Ratio % - Credit to Deposit with adjustments as per NRB Directives. (Monthly Average; Should Not Exceed 90%).

NPL% - Non Performing Loans to Total Loans.

SLR% - Statutory Liquidity Ratio. Minimum Required 10%.

Specified Sector - Lending in Agriculture, Micro, Cottage and small industry/enterprise, Energy and Tourism.

*Data as of Poush 2082.